**Labourers’ Local 493 Welfare Trust Fund**

584 Clinton Ave Sudbury ON P3B 2T2



 Mike Ryan Denis Larcher Michel Belanger

 Trustee Trustee Trustee

Nov 1, 2014

**TO OUR RETIRED MEMBERS CURRENTLY ENROLLED IN OUR RETIREE BENEFIT PLAN**

**ANNOUNCING! EVEN MORE IMPROVEMENTS!**

As Trustees of the Welfare Trust Fund, we are constantly reviewing our options to provide the best plan we can for you, our retired members. We are pleased to advise you of some changes that we have made, effective immediately.

1. Your dental plan is increased to the current fee guide (it was 2011) and the coverage limit is now $1000.00 per year per individual (it was per family).
2. We have increased the coverage for erectile dysfunction drugs to $400 per calendar year from $150.
3. Charges of the services of a certified, registered, or licensed speech therapist, chiropractor (after provincial plan yearly maximum), physiotherapist and massage therapist when operating within their field of expertise, up to a combined calendar year maximum of $750 per family. Chiropractor has a separate x-ray allowance of $20 per calendar year. Massage Therapy has a per visit maximum of $75. A recommendation of a Physician is required for all Practitioners.
4. Charges for the purchase of hearing aids provided by a certified, clinical audiologist, up to a maximum of $300 in any 36 month period

*Please call us in Group Benefit Services at 705-805-5601 with any questions/concerns.*